Subtheme: **WIL Leadership: shaping the future**

WIL leadership: preparing students for a post-Banking Royal Commission world

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Abstract

Business schools play a significant role in the professional education and preparation of responsible graduates who go on to populate, manage and lead financial institutions or business enterprises. Financial institutions in Australia have recently been exposed for normalised bad behaviour by the Royal Commission into Banking and Finance and business schools stand accused of perpetuating a corporate culture that prioritises maximizing shareholder profit to the detriment of broader stakeholder concerns. Our research aim is to understand how well business schools have prepared their students to enact personal and social responsibility in workplaces through an investigation into the experiences of current student interns and graduates. Using the theoretical concept of the deliberate professional and a qualitative and exploratory multi methods research design, our findings serve to inform work integrated learning pedagogy and practice that supports students to develop purposeful, critically considered approaches to develop professional identity.

Key Words: Work integrated learning, agency, deliberate professional, responsible management education,

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Subtheme: **WIL Leadership: shaping the future**

Introduction

Business schools play a significant role in the preparation and education of students who go on to manage and lead financial institutions and other major business enterprises. The 'Final Report' of the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry in Australia (February 2019) revealed an alarming level of normalised bad behaviour across the banking and finance sector in Australia. This included a widespread sense of organizational complacency from the top down; loss of customer voice; reactive rather than proactive responses to risk; favouring of consensus over constructive criticism and a lack of intellectual curiosity and critical thinking.

Given the exposure of widespread unethical behaviour taking place within these organizations (O'Brien, 2019), business schools stand accused of perpetuating the drivers of a corporate culture that prioritises shareholder primacy to the detriment of broader stakeholder concerns (Ghoshal, 2005; Parker, 2018). Therefore, the following study explores how well student interns are prepared for the ethical challenges in their workplaces, and the attributes, skills and knowledge that they need to navigate a post-Royal Commission work environment. Using an exploratory multi-method approach, we investigate the lived experience of student interns, recent graduates and longer-term alumni – largely missing from the literature. The research findings may then inform business schools on how best to deliver their work integrated learning programs in order to contribute to a more ethical future for all. The study is guided by the following research questions:

> What are the lived experiences of student interns and graduates in navigating the embedded ethical challenges in their internships and graduate employment?

> What are the perceived gaps in their capacity to navigate these issues? How can business schools best respond?

We use the case study of an Australian business school (hereafter: "The Business School") that has an institutional commitment to develop students with the agency to enact personal and social responsibility **(**Gusheh, Firth, Netherton & Pettigrew, 2019, p.15).

Drawing from the "deliberate professional" framework (Trede & McEwen, 2012; 2016) our findings reveal interconnected themes of enacting agency, theory versus practice, knowledge and shared experience, organizational culture, ethical conflict, emotional cost and relationships. These serve to inform pedagogy and practice that supports business school students to develop purposeful, critically considered approaches to professional practice and emerging professional identity.

Literature review

In response to growing criticism (Issa & Pick 2018), business schools have begun to focus on responsible management education (RME), centred around values, accountability, moral decision-making, ethical virtues and character, and sustainable relationships (Hibbert & Cunliffe 2015). Yet there is still a disconnect between ideals/rhetoric and practice and a lack of alignment between RME claims and students' lived experiences (Høgdal, Rasche, Schoeneborn & Scotti, 2021).

Subtheme: **WIL Leadership: shaping the future**

Learning to be critically reflexive is central to preparing students for ethical practice (Berti, Nikolova, Jarvis & Pitsis, 2020; Cunliffe 2016; Hibbert & Cunliffe 2015; Tourish, Craig & Amernic, 2010). Cunliffe (2016) draws connections between reflexivity and ethics, suggesting that reflexivity "…offers a way of foregrounding our moral and ethical responsibility" (p. 741), defining reflexivity as "questioning what we, and others, might be taking for granted—what is being said and not said—and examining the impact this has or might have" (Cunliffe 2016, p. 741). The implications for teaching are clear – embracing reflexivity in the classroom involves a shift away from instruction to a relational exchange. Guided experiential learning, dialogue and discussion enable radical changes in perspective (Cunliffe 2016; Hibbert & Cunliffe 2015).

Experiential learning (Kolb & Kolb 2005) requires the inclusion of critical reflexivity to enable transformative learning, or praxis – the combination of critical reflection and practical action (Fenwick 2005). Conversely, critical reflection and power dynamics (Berti al., 2021) must be linked to responsible management education and practice if it is to be transformative (Walker, Dyck, Zhang & Starke, 2019).

Theoretical framework: the 'deliberate professional'

One concept that offers a unifying educational and practice framework is the "deliberate professional" (Trede & McEwen, 2016). Educating the deliberate professional is underpinned by purpose, choice and agency to cultivate thoughtful and responsible action drawing on hermeneutic and critical traditions (Trede & McEwen (2013). The aims of 'deliberating' are underpinned by three pedagogical concepts: 1. critical consciousness raising; 2. autonomy and self-directed learning; 3. critical thinking (Trede, McEwen & Trede 2016, p. 16). A contextual focus on what is probable, possible, and impossible in terms of past actions to help inform future actions is also integral to the framework. The four core attributes of the deliberate professional are presented in Figure 2.

WIL can support students to become reflexive, socially responsible and action-oriented professionals because it can enable the development of these core attributes (Trede & Jackson, 2019). Agency, as the "capacity for individual action within a complex world of social structure" is an integral component of the deliberate professional as it "builds a strong interrelationship between self, purpose and choice" (Trede & Jackson 2019, p. 3). Importantly, within the DP framework, agency is seen as a "highly interdependent concept that is shaped not only by individual students but also by the social, cultural workplace contexts and how these position students and enable or hinder agency" (Trede & Jackson, 2019, p.3).

Methods and approach

Data collection

Ethics approval was obtained. We used purposive sampling of a Bachelor program where students are required to complete corporate internships, often in banking and finance, and are offered a graduate role on degree completion. Postgraduate alumni of the Business School community were also invited to participate.
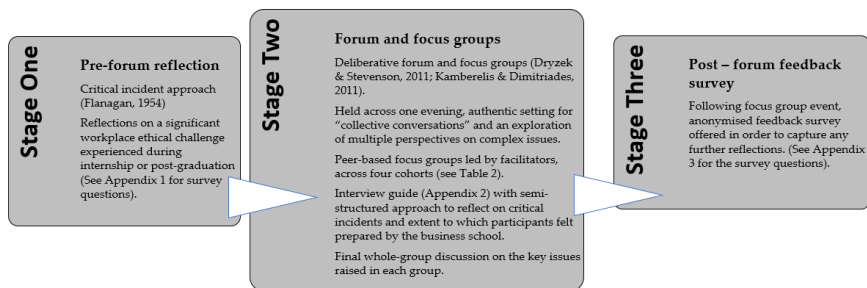
Subtheme: **WIL Leadership: shaping the future**

Table 1 sets out participant numbers and peer grouping. Challenges in recruiting participants, in particular a series of COVID-19 related lockdowns meant that the research design had to be adapted including holding the focus groups over the one evening. Participation rates are detailed in Table 1.

TABLE 1: Overview of multi-method sample.

Method	Number of participants
1. **Pre-forum Reflection**	13
2. **Forum and Focus Group Event**.	
- Current Bachelor program students	6
- Recent Bachelor program graduates (< 5yrs)	5
- Longer term Bachelor program graduates (>5yrs)	5
- Postgraduate Alumni	7
- **Total**	23
3. **Feedback Survey**	10

Multi-Methods

The three-stage data collection, and multi- methods research design (Cresswell, 2007) of the Business School case study was employed to tackle the research questions as set out in Figure 1. (See Appendices 2, 3 and 4 for survey questions and interview guides).

Stage One

Pre-forum reflection

Critical incident approach (Flanagan, 1954)

Reflections on a significant workplace ethical challenge experienced during internship or post-graduation (See Appendix 1 for survey questions).

Stage Two

Forum and focus groups

Deliberative forum and focus groups (Dryzek & Stevenson, 2011; Kamberelis & Dimitriades, 2011).

Held across one evening, authentic setting for "collective conversations" and an exploration of multiple perspectives on complex issues.

Peer-based focus groups led by facilitators, across four cohorts (see Table 2).

Interview guide (Appendix 2) with semi-structured approach to reflect on critical incidents and extent to which participants felt prepared by the business school.

Final whole-group discussion on the key issues raised in each group.

Stage Three

Post – forum feedback survey

Following focus group event, anonymised feedback survey offered in order to capture any further reflections. (See Appendix 3 for the survey questions).

FIGURE 1: Research design.

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Data analysis

A constructivist grounded approach to data gathering and analysis seeks to understand emergent multiple realities (Charmaz 2014) by taking an inductive, interpretive, contextualised perspective, where reality is socially constructed, and data provides thick description (Creswell & Miller, 2000). Data across the three stages underwent three iterative phases of analysis: initial coding followed by focussed coding including descriptive, in vivo, emotive and theoretical codes used to integrate categories of analysis. This process was aided by NVivo software, exploring matrix queries, **densely** coded and overlapping nodes in the data, giving rise to dominant themes (Bazeley, 2013). Tentative identification of analytic categories drawn from the dominant themes then led to findings.

Limitations

Our study has two limitations: a limited sample size due to COVID-19 and a focus on one undergraduate program only. In our defence, we note the exploratory nature of our study.

Findings

The common experience of normalised bad behaviour emerged early in the pre-forum surveys. Seven interconnected analytic categories emerged from across the three stages of data: bridge between university and real world, knowledge and experience, agency supported or suppressed, organizational culture, ethical conflict, emotional cost, and relationships. Table 2 (See Appendix 1) sets out these findings together with key themes and illustrative quotes across each of the peer groups. Looking at the findings from the peer groups' perspectives:

- *Student interns – feeling like a novice*

Strongly felt insufficiency in knowledge, training and experience meant that many students did not feel the courage to act nor ability to be heard. "Dodgy practices" were normalised, and students felt compromised. Most felt that University could better prepare them by looking more at practice and less at theory, for example, peer support rated highly with this group: "just sharing your story, having forums like this where young students can hear from people who have faced those problems in the workplace, because there's no other way to learn that it's okay to speak up." Similarly – a more real-world approach to teaching ethical issues at University would be helpful: "at uni basically everything you do is black or white … so textbook compared to what it's like in the industry."

- *Recent graduates – career aspirational*

Recent graduates take a pragmatic approach and recognise that their early internships were challenging due to a general lack of knowledge. They are career focused, and not wanting to "rock the boat" nor appear "disloyal".

- *Longer term graduates – experience begets wisdom*

Longer term graduates demonstrate significant professional and personal development:

> You look back over the experience you gained in real working life and think "wow", wouldn't it be great to be able to try to bring that forward or accelerate that earlier on in foundations of your education.

Subtheme: **WIL Leadership: shaping the future**

They had come to understand that trying to bring about change in an organization is not always possible and were well aware of the emotional costs and long-term impacts.

- *Postgraduate alumni – war stories and legacy*

Post graduate alumni understood the consequences of taking an ethical stance, sharing "war stories" of ethical conflicts in workplaces. They were keen to address what universities could do for their students: "… the lived experience, classroom scenarios where you actually get to do … something that is actually emotionally felt" and "give [the students] techniques about speaking up". On the role of the business school: "It's important obviously for the faculty to demonstrate these sorts of traits that we're encouraging because there's nothing like leading by example."

Discussion and conclusion

In analysing the findings, the responses from across the peer groups can be represented as a 'developmental arc' as depicted in Figure 2, where the key themes from each peer group align nicely with the four interdependent characteristics of the deliberate professional, as graduates' journey through their working lives.
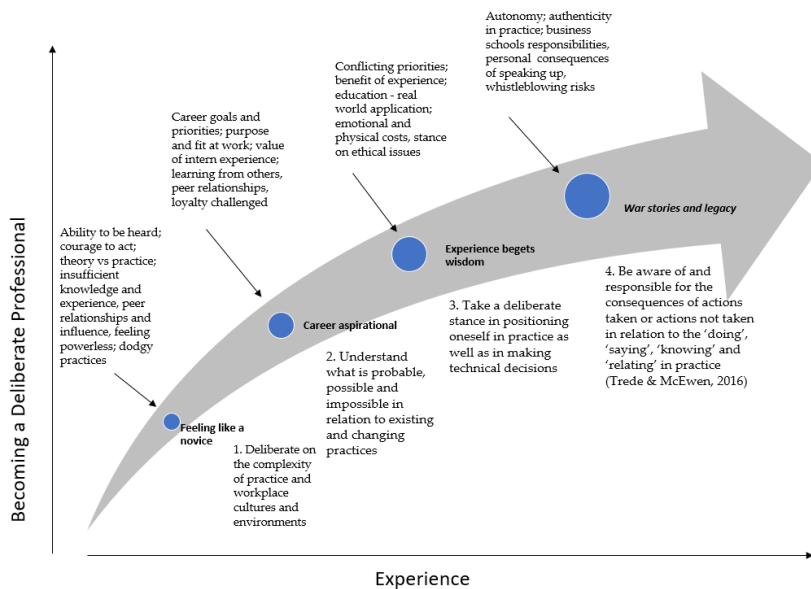

FIGURE 2: Developmental arc of the deliberate professional.

Subtheme: **WIL Leadership: shaping the future**

All participants understood the value of learning from their own and others' experiences and the vital role that business schools can play, both in their formal and hidden curriculum (Høgdal et al., 2019). Experiential, critically reflexive and agentic learning that robustly engages with issues revealed in this research, and that provides for honest dialogue on shared experiences must be the way forward for business schools that are serious about embracing RME.

The deliberate professional concept (Trede and Mc Ewen, 2016) holds promise as a framework to guide this movement. Pedagogical innovations such as purposively structured post-work-integrated-learning peer reflection (Trede & Jackson, 2019) and deliberative communication approaches may empower students and early career graduates to speak out about ethical concerns (Solbrekke, 2016). However, as this study confirms, a whole of business school response is needed (Kitchener & Delbridge, 2020) as well as a lifetime of learning approach to support the ongoing needs of the reflective practitioner (Goh, 2018). There is a clear need for greater accountability by both business schools in their RME approaches, and graduate employers in their intern programs, in order to foster the development of students who have "the agency to enact personal and social responsibility" (Gusheh et al., 2019).

In conclusion, our study has shed light on the urgent need for business schools to lead the way towards an ethical future with WIL. Despite the commitment of hundreds of business schools to RME there is still a disconnect between ideals/rhetoric and practice. There is also a disconnect between what is delivered in WIL-related curriculum and real-world experience. With less than half of the Banking Royal Commission recommendations implemented since its release, momentum for change aimed at addressing misconduct in financial services and business more broadly, has slowed. The importance of business schools to prepare our graduates to navigate ethical challenges and take a critically considered approaches to professional practice is greater than ever.

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Subtheme: **WIL Leadership: shaping the future**

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Subtheme: **WIL Leadership: shaping the future**

Appendix 1

TABLE 2: Analysis matrix.

Analytic Category	Student Interns	Shorter Term Graduates	Longer Terms Graduates	Postgraduate Alumni
AGENCY SUPPORTED OR SUPPRESSED Key Themes *Illustrative Quotes*	Ability to be heard, courage to act, feeling like a novice. *"You just don't have the knowledge to ask the right questions"* *"I didn't push any further and I was kind of like oh that's just my job."*	Career goals and priorities, purpose and fit in work environment. *"You're trying to get a grad role, there's no consideration of, oh well do I want to work for this company?"* *"You probably don't look at [the company]as critically, cos everyone else who I'm close to is doing exactly the same thing."*	Conflicting priorities, benefit of experience, Ability to be heard, Being humiliated shamed or undermined, Building confidence. *"I made an official complaint that was investigated by the independent HR department, and they decided that they wanted to protect the company. Eventually I left."*	Autonomy - freedom to choose, authenticity in practice, benefit of experience, self-awareness, courage to act. *"I didn't particularly mind calling out something that I thought he was wrongdoing. The revenge was that there were consequences for me."*
BRIDGE BETWEEN UNIVERSITY AND REAL WORLD Key Themes *Illustrative Quotes*	Theory versus practice. education - real world application, sharing experience for learning ethical practice, usefulness of degree or internship. *"You don't know anything. I think just hearing people's experiences is the best way to learn from my experience."*	Value of intern experience, education - real world application, sharing experience for learning ethical practice, pressure to follow set path. *"It's not to say that we're all followers and all sheep, but it's just like it's part of what the program and what you're taught."*	Education - real world application, theory vs practice, learning ethics at uni -theory vs practice, critical thinking. *"Let's question the actual role of the companies that you're graduating into, are they set up to just make money?"* *"What business school prepared me for was how to articulate yourself in an environment where you might be the most junior person, like you might be the most inexperienced or you might be the youngest, for example, and when you build a case in a way that makes sense."*	Responsibility of business schools education - real world application learning ethics at uni – theory vs practice. *"My point is that the management theory which is predominantly in the Business School curriculum creates the ethical problems that we're talking about."*

Subtheme: **WIL Leadership: shaping the future**

…KNOWLEDGE AND EXPERIENCE (GAPS)	Insufficient knowledge, training, experience. knowing what to say & asking the right questions, learning from others. *"just sharing your story, having forums like this where young students can hear from people who have faced those problems in the workplace…"*	Learning from others. insufficient knowledge. *"alot of us don't have a thorough financial understanding and all the implications within each contract… selling these particularly complex financial products to these customers…"*	Learning from experience. *"Breadth of thought is something which I didn't feel I walked out of a degree holding and is something that has taken a very long time to accumulate."*	Knowing what to say & asking the right questions. *"They haven't been taught how to manage in a way which prevents those dilemmas happening."* *"There are cultural standards that are different- students are increasingly coming from a more diverse background … so we're kind of defining the issue a little bit too narrowly."*
ORGANIZATIONAL CULTURE Key Themes *Illustrative Quotes*	Day-to-day processes, systemic issues, work standards suffer. *"I was entering a firm that just seemed to be in a state of disarray … the guy who pretty much was the backbone of the team left because of stress because he felt he was overworked … and I was utterly unprepared."*	Day-to-day processes, systemic issues, normalised abnormalities, time pressures. *"I think the part where it's hard is, people don't really identify it as an issue, cos when they get into the industry it was already like that."* *"It's pretty fast paced when everything happens, and if you are considering other things, you don't really have the time to look into everything properly and give everything your best shot."*	Day-to-day processes, systemic issues, normalised abnormalities. *"It's questionable but accepted practice. It's all over the place. And so, when you're in these roles you don't know what you don't know… and you rationalise."* *"Just very early on just realising, wow, you know, I thought that was normal – it was okay to have such good relationships from partners to clients in the audit side of it."* *"Telling someone to do a job without any guidance at all, it's like setting them up for failure"* *"So, the system isn't set up where if people do the right thing they'll be protected. Everything's set up for the companies to protect their own interests."*	Day-to-day processes, systemic issues, unethical practice, and standards. *"They standardise processes, so you have to follow a script and taught don't think, follow the script. So, the ethical decision is taken out of their hands."*
ETHICAL CONFLICT	Dodgy practices.	Loyalty challenged.	Stance on ethical issues,	Stance on ethical issues,

Subtheme: **WIL Leadership: shaping the future**

Key Themes *Illustrative Quotes*	*"What can I do as an intern? I think it's legal, but I think probably not ethical, but I guess I just took it and I ran with it, everyone around me just seemed like it was completely normal. So that's my story, and I guess even now I think about it sometimes"*	*"I might have been in organiZations where their conduct was considered unethical, but I'd never say that really any of my teams were evil people, like I actually really liked all the people I worked with, so it's hard to sort of not feel loyal"* *"It is sometimes hard to raise something to a manager, not because of fear of getting punished, but more of a respect factor"*	whistleblowing risks. *"I thought well there's some real harm being done here, and I need to protect my team and so then I made an official complaint that was investigated by the independent HR department, and they decided that they wanted to protect the company."* *"In hindsight, it would have been right to speak up, but I didn't. "*	whistleblowing risks, broader eco-system of ethical risk. *"I think the problem has been mis-defined. Yes, there is an ethical problem in the business, but business is part of a broader eco system … and I can point to signals and incentives that are created by government, by regulators that contribute to much of the misbehaviour that goes on in business."*
EMOTIONAL COST Key Themes *Illustrative Quotes*	Fear of mistakes, feeling powerless. *"Definitely quite anxiety inducing, because I was only first year at this point, so I … had no idea what was going on."* *"I still think about it till this day because I am like oh my god that was just wrong. I just did that and it's in there."*		Emotional and physical impacts; feeling powerless. *"I was very physically ill all because of my work environment. I was observing people being treated in a way which I thought was very harmful to their health."*	Consequences of speaking up. *"The consequences for me I resigned, I left. I didn't immediately resign but as soon as I got an opportunity I was out the door. It was terrible."*
RELATIONSHIPS Key Themes *Illustrative Quotes*	Peer relationships. management and CEO as pivotal, lack of support. *"Trying to access upper management and more experienced people who might know what to do…"* *"The supervisor was aware, but they didn't really have time to come and help."* *"There wasn't higher management available because they were too busy on*	Peer relationships, networks of influence, shared experience, customer /client impacts, management and CEO as pivotal, power imbalance. *"I think it's good that there's that shared experience … I've definitely leveraged that over the past few years"* *"I feel as though we could have done things a lot better, and the client company*	Customer /client impacts, management and CEO as pivotal, power imbalance. *"Being drawn too strongly to self-interest leads to chasing short term outcomes, and poor outcomes for the client."* *"I tried to work with my manager to try and provide that feedback as to how her certain behaviours of hers were actually impacting the team…"*	Shared experience, customer /client impacts, management and CEO as pivotal, lack of support, power imbalance. *"…the ability of undergrads … they're doing their placements, and how can they when they are down at that bottom rung affect the hierarchy. We'd have the same problem with our boss or our boss's boss, but it's a never-ending problem. It's just that we're … with experience."*

Subtheme: **WIL Leadership: shaping the future**

	other projects for me to approach, so it was literally just … trying to figure everything out ourselves with very little management contact."	actually had someone who knew what they were talking about." "You're in a certain position where … you might be heard but they won't actually follow through"	"When you're starting out in your career you feel as though you don't have an influence on things, and you're part of a broader machine, and follow your own sort of career goals and aspirations."	"I was reporting to the CEO. I complained to the Chairman. The Chairman was quite weak, he didn't want to rock the boat and all that sort of thing, I got nowhere… I didn't immediately resign but as soon as I got an opportunity, I was out the door."

*Matrix analysis - comparison of analytic categories and focused codes across peer groups - row (across peer group) percentages; column (within group) percentages.

Appendix 2

Questions for Pre- Forum Journaling

Q. 1 Please describe an incident you have observed or personally encountered in the workplace (e.g. during an internship, or following graduation) that raised ethical concerns* for you. What was the situation or context? What actions did you or others take? What else could have been done? What were the outcomes?

> * Ethical concerns may involve acting in the best interest of stakeholders such as customers, clients, community or the environment; not misleading or deceiving; acting fairly; delivering services with reasonable care and skill or where you may, for example, feel under pressure to act in ways you feel uncomfortable with. The significant incident may have had positive, negative or neutral outcomes.

Please use an alias for any individuals or organizations to ensure confidentiality.

Q.2 Please choose the option that best describes your response to the following statement:
"I feel prepared to deal with ethical challenges in the workplace"
Likert Scale: agree – disagree

Q.3 What resources are you able to draw upon to navigate ethical challenges?
Examples of resources might include mentors, previous experience, personal traits (eg resilience, honesty ...), workplace protocols, industry codes of practice, corporate leadership.
_____

Q.4 In what way(s) (if any) have your experiences at the UTS Business School prepared you to navigate ethical challenges?
_____

Q.5 Which of the following best describes your relationship to UTS Business School (please select one)?
Current BAcc student
Recent BAcc graduate (2017 or later)
BAcc Alumni (graduated before 2017)

Subtheme: **WIL Leadership: shaping the future**

Other – Postgrads and Graduate Alumni

_____

Q.6 Which of the following best describes your gender (please select one)?
Female/ male/ Transgender/ Intersex/ Non- binary/ Prefer not to say /Other (pls specify)

Q.7 Thank you very much for your time. We look forward to your participation at our Leadership Forum which will be a catered event with industry and business school leaders on May 24, 2021 from 6pm.

Appendix 3

Facilitator's Interview Guide for Focus Groups

"SEMI- STRUCTURED INTERVIEW GUIDE FOR FOCUS GROUPS"
1. **Reminder of Confidentiality.**
   Discussion recorded, transcribed and de-identified. Chatham house rule applies: "participants are free to use the information received, but neither the identity nor the affiliation of the speaker(s), nor that of any other participant, may be revealed".

2. **Introductions (including facilitator)**
   - First names,
   - Briefly your working background – *no need to name employers*
   - And briefly your interest in this topic.

3. **Go over the Ground Rules for the Group (previous page)**

4. **Individual Reflection (3-4 minutes)**
- Using the paper provided (for you to keep)
- We've heard about some of the workplace experiences through the pre-forum survey that challenged people's values and raised ethical concerns*. Please take a couple of minutes to reflect on your own experience of an incident you have observed or personally encountered in the workplace (e.g. during an internship, or following graduation) that raised ethical concerns for you. (Those participants that submitted a reflection on the pre-forum survey may prefer to refer to the example already submitted)

   - Describe the situation or context.
   - How did you feel about the situation?
   - How did you decide what to do?
   - What actions did you or others take? What, if any, were the outcomes?
   - How prepared did you feel to navigate this situation?

* Ethical concerns may involve acting in the best interest of stakeholders such as customers, clients, community or the environment; not misleading or deceiving; acting fairly; delivering services with reasonable care and skill or where you may, for example, feel under pressure to act in

Subtheme: **WIL Leadership: shaping the future**

ways you feel uncomfortable with. The significant incident may have had positive, negative or neutral outcomes.

5. **In Pairs – Share Experiences (5-7 mins)**
- Commonalities, differences.

6. **Collective Reflection (20 minutes)**
- Then invite anyone who is comfortable, to share their reflections with the full group, using the questions below to aid the discussion. No need to identify the organization.
- As an alternative **back-up** you may present your group with a hypothetical ethical challenge (pasted below - based on the pre-forum survey), which the group can brainstorm responses to, using the questions below.

    Questions to explore with the group. NB: Be open to pursue new and unanticipated themes the students and alumni bring up themselves. Use the following questions as a guide to get the conversation going:
    i. How did you deal the situation? What resources did you (or the person you observed) draw from – e.g. previous experience, practice, relationships, skills, knowledge, attributes?
    ii. To what extent did the business school *prepare* you for the situation? What was useful? What were the *gaps*? (curriculum, extra-curricular, relationship with staff etc.)
    iii. What are the implications for how business schools should best prepare its students? A creative *brainstorm*.
    iv. Are there other questions we should be asking here?
    v. How realistic is it to expect a graduate to speak out when "bosses don't want people to rock the boat"? Is this a dangerous proposition- are we setting students up to fail?
    vi. Does getting promoted alter your moral compass? Ie the higher you rise in an organization the less likely you are to speak out against unethical practice. (HBR)
    vii. Other thoughts?

7. **Feedback to the Bigger Group (2-3 minutes)**
- Leave a few minutes to decide as a group what are the key ideas that have emerged that you would like to share with the larger group? Who would like to feed this back?

    Return to Main Room

Appendix 4

Questions for Post-Forum Reflections

Q1 - Have any aspects of the research (e.g. pre-forum written reflection, focus group discussion) impacted on your insights into ethical challenges in the workplace?
Please explain the impact and what you might do differently due to these insights in the box below

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Q2 - Have any aspects of the research (e.g. pre-forum written reflection, focus group discussion) impacted on your insights into the role of business schools?
Can you please elaborate on your response?

Q3 - Is there anything else you would like to share with us?